

**Information to identify the case:**

Debtor 1	<u>Anthony G. Fisher</u>	Social Security number or ITIN	xxx-xx-3247
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Hazel C. Fisher</u>	Social Security number or ITIN	xxx-xx-4117
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>19-20796-CMB</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Anthony G. Fisher

Hazel C. Fisher

5/26/21

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Anthony G. Fisher  
Hazel C. Fisher  
Debtors

Case No. 19-20796-CMB  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: May 26, 2021

User: lfin  
Form ID: 318

Page 1 of 4  
Total Noticed: 64

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 28, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Anthony G. Fisher, Hazel C. Fisher, 927 Indiana Avenue, Glassport, PA 15045-1724
cr	+ Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15017905	+ Affirm Loans, 633 Folsom Street, 7th Floor, San Francisco, CA 94107-3618
15003446	+ Eos Cca, Attn: Bankruptcy, 700 Longwater Dr, Norwell, MA 02061-1624
15003447	+ First National Bank, Attn: Bankruptcy, 1620 Dodge St Mailstop 4440, Omaha, NE 68197-0002
15338106	+ Kreinbrook Psychological Services, 40 Huff Avenue, Greensburg, PA 15601-5484
15011785	++ PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020 address filed with court., First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197
15003453	Paypal, PO box 5018, Port Deposit, MD 21904
15041148	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15041149	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15003462	US Department of Education, National Payment Center, PO box 790336, Saint Louis, MO 63179-0336

TOTAL: 11

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QRSHEARER.COM	May 27 2021 03:08:00	Robert Shearer, 5703 Brewster Lane, Erie, PA 16505-1109
smg	EDI: PENNDEPTREV	May 27 2021 03:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 27 2021 02:36:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 27 2021 03:08:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 27 2021 02:36:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: kburkley@bernsteinlaw.com	May 27 2021 02:39:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	+ EDI: RECOVERYCORP.COM	May 27 2021 03:08:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ EDI: DRIV.COM	May 27 2021 03:08:00	Santander Consumer USA, Inc., successor in

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15003439	+	Email/Text: backoffice@affirm.com	May 27 2021 02:39:00	Affirm Inc, Affirm Incorporated, Po Box 720, San Francisco, CA 94104-0720	
15322051		Email/PDF: MerrickBKNotifications@Resurgent.com	May 27 2021 01:36:16	CW Nexus Credit Card Holdings I, LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368	
15003440	+	EDI: CAPITALONE.COM	May 27 2021 03:08:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285	
15030090		EDI: CAPITALONE.COM	May 27 2021 03:08:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083	
15045788		EDI: BL-BECKET.COM	May 27 2021 03:08:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701	
15003441	+	EDI: WFNNB.COM	May 27 2021 03:08:00	Comenity Bank/Giant Eagle, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125	
15003442	+	EDI: WFNNB.COM	May 27 2021 03:08:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125	
15003443		EDI: WFNNB.COM	May 27 2021 03:08:00	Comenitycb/tigerd, Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218	
15044785		EDI: CRFRSTNA.COM	May 27 2021 03:08:00	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011	
15003444	+	EDI: CRFRSTNA.COM	May 27 2021 03:08:00	Credit First National Association, Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315	
15003445	+	Email/PDF: creditonebknotifications@resurgent.com	May 27 2021 01:38:29	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873	
15003465		EDI: CITICORP.COM	May 27 2021 03:08:00	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040	
15048091		EDI: Q3G.COM	May 27 2021 03:08:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657	
15032438		EDI: ECMC.COM	May 27 2021 03:08:00	ECMC, PO BOX 16408, St. Paul, MN 55116-0408	
15003448	+	EDI: AMINFOFP.COM	May 27 2021 03:08:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524	
15003449		Email/Text: GOLF_STBankruptcy@gatewayonlending.com	May 27 2021 02:34:00	Gateway One Lending Finance, 160 N. Riverview Drive, Suite 100, Anaheim, CA 92808	
15032930		Email/Text: GOLF_STBankruptcy@gatewayonlending.com	May 27 2021 02:34:00	Gateway One Lending & Finance, LLC, 175 N Riverview Drive, Anaheim, CA 92808	
15003450	+	Email/Text: PBNCNotifications@peritussservices.com	May 27 2021 02:34:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120	
15160179		Email/PDF: resurgentbknotifications@resurgent.com	May 27 2021 01:38:42	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587	
15041910		Email/PDF: resurgentbknotifications@resurgent.com	May 27 2021 01:38:42	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587	
15050034		Email/Text: camanagement@mtb.com	May 27 2021 02:35:00	Lakeview Loan Servicing LLC, c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840	
15048090	+	Email/Text: camanagement@mtb.com	May 27 2021 02:35:00	M & T Bank, P.O Box 1288, Baltimore, MD 21264-0001	
15322050		Email/PDF: MerrickBKNotifications@Resurgent.com	May 27 2021 01:38:13	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368	
15003451	+	Email/PDF: MerrickBKNotifications@Resurgent.com			

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		May 27 2021 01:36:15	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
15025087	+ EDI: MID8.COM		
		May 27 2021 03:08:00	Midland Credit Management, Inc. as agent for, Asset Acceptance LLC, Po Box 2036, Warren MI 48090-2036
15003452	+ EDI: NFCU.COM		
		May 27 2021 03:08:00	Navy FCU, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000
15017907	EDI: PRA.COM		
		May 27 2021 03:08:00	Portfolio Recovery Assoc. LLC, Re: Dicks Sporting Goods, 120 Corporate Blvd, Norfolk, PA 23502
15047173	EDI: PRA.COM		
		May 27 2021 03:08:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15040091	+ EDI: JEFFERSONCAP.COM		
		May 27 2021 03:08:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
15045518	EDI: Q3G.COM		
		May 27 2021 03:08:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15049777	+ Email/Text: bncmail@w-legal.com		
		May 27 2021 02:38:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
15214181	+ EDI: DRIV.COM		
		May 27 2021 03:08:00	Santander Consumer USA successor in, interest to Gateway One Lending, & Finance, LLC (Gateway), P.O. Box 961245, Fort Worth, TX 76161-0244
15048646	+ EDI: RMSC.COM		
		May 27 2021 03:08:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15004209	+ EDI: RMSC.COM		
		May 27 2021 03:08:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15003455	+ EDI: RMSC.COM		
		May 27 2021 03:08:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15003456	+ EDI: RMSC.COM		
		May 27 2021 03:08:00	Synchrony Bank/Banana Republic, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15003457	+ EDI: RMSC.COM		
		May 27 2021 03:08:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15003459	+ EDI: RMSC.COM		
		May 27 2021 03:08:00	Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15003458	+ EDI: RMSC.COM		
		May 27 2021 03:08:00	Synchrony Bank/Gap, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15003460	+ EDI: RMSC.COM		
		May 27 2021 03:08:00	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15003461	+ EDI: ECMC.COM		
		May 27 2021 03:08:00	U.S. Department of Education, Ecmc/Bankruptcy, Po Box 16408, Saint Paul, MN 55116-0408
15017904	+ Email/Text: BankruptcyNotice@upmc.edu		
		May 27 2021 02:38:00	UPMC, 200 Lothrop Street, Pittsburgh, PA 15213-2536
15105384	EDI: ECMC.COM		
		May 27 2021 03:08:00	US Department of Education, PO BOX 16448, St. Paul, MN 55116-0448
15003463	+ EDI: ECMC.COM		
		May 27 2021 03:08:00	US Department of Education, PO Box 5609, Greenville, TX 75403-5609
15003464	+ EDI: USAA.COM		
		May 27 2021 03:08:00	Usaa Federal Savings Bank, Attn: Bankruptcy, 10750 Mcdermott Freeway, San Antonio, TX 78288-1600
15017906	+ EDI: VERIZONCOMB.COM		

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15003466 + EDI: WFFC.COM

May 27 2021 03:08:00 Verizon, PO Box 15124, Albany, NY 12212-5124

May 27 2021 03:08:00 Wells Fargo Bank, PO Box 348750, Sacramento, CA 95834-8750

TOTAL: 55

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Lakeview Loan Servicing LLC
aty	*+	Robert Shearer, 5703 Brewster Lane, Erie, PA 16505-1109
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15047346	*	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15003454	##+	Paypal Credit MC, PO Box 105658, Atlanta, GA 30348-5658

TOTAL: 1 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 28, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 26, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Lakeview Loan Servicing LLC bnicholas@kmlawgroup.com
Bryan P. Keenan	on behalf of Debtor Anthony G. Fisher keenan662@gmail.com melindap662@gmail.com
Bryan P. Keenan	on behalf of Joint Debtor Hazel C. Fisher keenan662@gmail.com melindap662@gmail.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Maria Miksich	on behalf of Creditor Lakeview Loan Servicing LLC mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Robert Shearer	information@robertshearer.com rshearer@ecf.axosfs.com;rspclaw@gmail.com
Robert Shearer	on behalf of Trustee Robert Shearer information@robertshearer.com rshearer@ecf.axosfs.com;rspclaw@gmail.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 9